POLICIES GOVERNING GRADUATE COURSES

https://www.millersville.edu/finaid/grantscholarship/scholarships.php

Academic Petition

Students who believe that an academic injustice has occurred must try to resolve the problem at the lowest appropriate level of authority. The levels of authority from lowest to highest are as follows: individual faculty member; department graduate coordinator and department graduate committee (if existing); department chairperson; dean of the College of Graduate Studies and Adult Learning; and lastly, the Provost/ Vice President for Academic Affairs. The case should be presented to progressively higher levels of authority until resolved.

Academic Honesty Policy

Students of the University are expected to be honest and forthright in their academic endeavors. To falsify the results of one’s research; to steal the words or ideas of another; to cheat on an examination; or to allow another person to commit, or assist another in committing, an act of academic dishonesty corrupts the essential process by which knowledge is advanced.

Actions that Violate the Academic Honesty Policy

The below lists are for illustration only. They should not be construed as restrictive or exhaustive enumeration of the various forms of conduct that constitute violation of the Academic Honesty Policy.

Plagiarism

Plagiarism is the inclusion of someone else’s words, ideas or data as one’s own work. When an individual submits work that includes the words, ideas or data of others, the source of that information must be acknowledged through complete, accurate and specific references, and if verbatim statements are included, through quotation marks or other accepted citation practices. By placing his/her name on a scholarly product, the student certifies the originality of all work not otherwise identified by appropriate acknowledgments. Plagiarism would thus include representing as one’s own any academic exercise (e.g., written work, computer program, sculpture, etc.) prepared totally or in part by another. An individual will avoid being charged with plagiarism if there is an acknowledgment of indebtedness whenever one:

1. quotes another person’s actual words;
2. uses another person’s ideas, opinions or theories, even if they are completely paraphrased in one’s own words;
3. borrows facts, statistics or other illustrative materials, unless the information is common knowledge.

These guidelines should be followed for all source types, including books, newspapers, pamphlets, journal articles, websites and other online resources. The above lists are for illustration only.

Fabrication

Fabrication is the falsification of research or other findings. The below lists are for illustration only.

1. Citation of information not taken from the source indicated.
2. Listing in a bibliography sources not actually consulted.
3. Inventing data or other information for research or other academic projects.

Cheating

Cheating is the act or attempted act of deception by which an individual tries to misrepresent that he/she has mastered subject matter in an academic project or the attempt to gain an advantage by the use of illegal or illegitimate means. The below lists are for illustration only:

1. Copying from another student’s test paper.
2. Allowing another student to copy from one’s test paper.
3. Using the course textbook, or other material such as a notebook, brought to class meetings but unauthorized for use during a test.
4. Collaborating during a test with another person by receiving or providing information without the permission of the instructor.
5. Using or possessing specifically prepared, unauthorized materials during a test (e.g., notes, formula lists, formulas programmed into calculators, notes written on the student’s clothing or person).

Academic Misconduct

Academic misconduct is the violation of University policies by tampering with grades or participating in the distribution of any part of a test before its administration. The below lists are for illustration only:

1. Stealing, buying or otherwise obtaining all or part of an unadministered test.
2. Selling or giving away all or part of an unadministered test, including answers to an unadministered test.
3. Bribing, or attempting to bribe, any other person to obtain an unadministered test or any information about the test.
4. Buying, or otherwise acquiring, another’s course paper and submitting it as one’s own work, whether altered or not.
5. Entering a building, office or computer for the purpose of changing a grade in a grade book, on a test or on other work for which a grade is given.
6. Changing, altering or being an accessory to changing and/or altering a grade in a grade book, on a test, or on any official academic University record which relates to grades.
7. Entering a building, office or computer for the purpose of obtaining an unadministered test.
8. Continuing to work on an examination or project after the specified allotted time has elapsed.
9. Taking a test or course for someone else or permitting someone else to take a test or course in one’s place.
10. Giving or taking unauthorized aid on a take-home exam or paper.
11. Submitting work for a class that was already submitted for another class, when unauthorized, or allowing another student to submit or copy from your previously submitted class work.

What Can Students Do to Protect Themselves from Being Charged with Violations of the Academic Honesty Policy?

1. Prepare thoroughly for examinations and assignments; this also implies attending class on a regular basis.
2. Take the initiative to prevent other students from copying your exams or assignments (e.g., shield your answer sheet during examinations; don’t lend assignments to other students for them to copy and turn in).
3. Check your instructor’s course syllabus for a section dealing with academic dishonesty for that course and information on what style sheets or standards manuals to use, and so forth. If you can’t find such a section, ask the instructor about expectations in this area. Instructors should issue clear guidelines at the beginning of a course as to what constitutes dishonesty; ultimately, however, it is the student’s responsibility to clear up any uncertainties ahead of time.

4. Don’t look in the direction of other students’ papers during examinations.

5. Use a recognized handbook for instruction on citing source materials in papers. Consult with individual instructors or academic departments when in doubt.

6. Make use of tutorial services, or other services that may be available, to assist in preparing papers and completing other course assignments properly.

7. Discourage dishonesty among other students.

8. Refuse to assist students who cheat.

**Actions Which May Be Taken for Violation of the Academic Honesty Policy**

When a faculty member suspects that an act of academic dishonesty has occurred, he/she will meet with the student to:

1. discuss the alleged act;
2. hear any defense the student may have;
3. discuss any proposed academic sanctions;
4. inform the student of his/her right to appeal faculty-imposed sanctions to the department chair and/or dean of the College.

Academic sanctions that may be imposed by the faculty member include:

- a verbal reprimand;
- a written reprimand;
- requiring the student to redo/resubmit the assignment, test or project;
- lowering the grade for the assignment, test or project.

Academic sanctions that require a formal charge to be filed with the associate provost for Academic Administration include:

1. any sanction in excess of lowering the grade for an assignment, test or project;
2. failing the student for the course;
3. recommending temporary or permanent suspension from the academic major or University.

Faculty members are encouraged to submit a report for each violation of the Academic Honesty Policy to the associate provost for Academic Administration regardless of the academic sanction imposed or requested. If more than one such report is filed for a student, even in the case of sanctions imposed only by the faculty member, then the associate provost for Academic Administration will meet with the student to discuss these occurrences and possibly impose additional academic sanctions.

**Confidentiality**

In accordance with the provisions of the Family Educational Rights and Privacy Act of 1974, any information relating to an alleged violation of the University’s Student Code of Conduct or to the outcome of a judicial hearing must be treated as strictly confidential by members of the faculty.

**Auditing**

Students who audit must be officially admitted to the University. With the consent of the dean of the College of Graduate Studies and Adult Learning and the instructor, a student may be permitted to register for any course as an auditor if space is available. An auditor is registered and required to attend at least half of the sessions but is not required to participate in any of the work of the course. No credit toward a degree is issued for an audited course. A student enrolled as an auditor may be dropped from the course when in the judgment of the instructor and the dean of the College of Graduate Studies and Adult Learning such action is justified. A student shall pay the regular graduate course tuition and fees for the privilege of auditing. To register to audit a course, contact the registrar’s office, Lyle Hall, for information and a permission form, and submit it by the end of the add period. Audit privilege may not be changed to credit status. Audit privileges are ordinarily limited to one course per semester. A student who has audited a course may, with the advisor’s and the appropriate graduate program coordinator’s permission, repeat that course for credit. The student must register again for the course and remit the appropriate tuition and fees.

**Graduate-level Courses for Undergraduates**

Well-qualified Millersville University undergraduates may enroll in graduate courses for undergraduate or graduate credit. Specified conditions apply to each of these two credit alternatives:

1. Undergraduates may enroll in 500-level graduate courses for undergraduate credit with permission of the instructor and advisor. The credits earned count toward baccalaureate degree requirements and cannot be converted to graduate credits.

2. An undergraduate with an overall 3.0 GPA or higher may enroll in 500- and 600-level graduate courses for graduate credit. The student must have a maximum of 15 semester hours to be completed in the baccalaureate degree program. Written permission must be acquired from the advisor, the course instructor, the graduate program coordinator and/or chair of the department offering the course, and the dean of the College of Graduate Studies and Adult Learning. The undergraduate will also need to be admitted as a nondegree graduate student. A maximum of nine graduate credits may be earned by an undergraduate. These credits may not count toward the completion of the student’s baccalaureate degree.

**Graduate Coursework Outside Major Field**

A student may elect up to, but not more than, six semester hours of work in a discipline outside the major field, provided the courses elected are approved by the advisor and graduate program coordinator. Required professional core courses (M.Ed. programs) are not included in this limit.

**Repeating a Graduate Course**

Graduate students may repeat an individual course only once for grade improvement. Transcripts will reflect grades each time the course is taken. Only the most recent grade and credits will be counted in the cumulative GPA.

Graduate students may repeat an individual course not designed to be repeatable only once for grade improvement.
Withdrawal From a Course
A student may withdraw from a course, provided he/she conferred with both the course instructor and his/her advisor and has filed a course withdrawal form, which is available at the registrar’s office.

The notation made on a student’s record about a withdrawn course depends on when the student withdraws. Students who “drop” a course by the end of the first week of classes in spring or fall semesters have all references to that course deleted from their records. Drop periods for summer and winter courses will be determined by the registrar’s office.

Students will be permitted to withdraw from a course and receive a grade of “W” up until the end of the 10th week of the semester. The W grade does not carry any grade points and will not be calculated in the student’s GPA. There will be no limit on the number of courses from which the student may withdraw. After the 10th week of the semester and through the last day of classes, students who withdraw will receive a non-W grade, which will be determined by the instructor consistent with University policy.

The official date of withdrawal is the date the withdrawal form is submitted with proper signatures to the registrar’s office. Deadlines for returning the form are strictly enforced. It is the student’s responsibility to obtain all required signatures (both course instructor and advisor) in time to meet the deadline.

Failure to withdraw from a course properly may result in additional tuition fees as well as a failing grade. For example, a student who does not attend a class but only submits a withdrawal form during the second week of class may be subject to additional tuition for that two-week period.

Withdrawal periods will be determined by the registrar’s office and be prorated for summer, winter and out-of-term courses. To withdraw from a course, contact the registrar’s office, Lyle Hall, for an appropriate form, or obtain a form on the web in the Student Forms Center.

Drop/Add Policy
Schedule Adjustment
• Students may drop or add courses by web from the early registration period until the start of the term. Prior to the first day of classes, faculty signatures are not required to drop or add a course.
• It is the student’s responsibility to make official changes to his/her class schedule. There is no automatic drop policy for nonattendance.
• For fall and spring terms, students may drop or add courses online from the early-registration period until 11:59 p.m. EST the day before the second week of classes begins.
• For courses that meet for portions of the fall and spring terms, the registrar will determine equivalent dates for the no-grade, W-grade and regular-grade periods.
• During the summer and winter sessions, the registrar will determine equivalent dates for the no-grade, W-grade and regular-grade periods.

Frequency of Course Offerings
• When a course is always offered in fall, spring and summer, no notation is shown.
• When a course is listed as “Offered in...,” it is offered only in the semesters noted.
• When a course is listed as “Offered periodically,” it is offered on an irregular or as-needed basis.
• When a course is listed as “Offered infrequently,” the course has not been offered for two years and will not be offered for two more years.
• When a course is listed as “Offered annually,” the course is taught in either spring or fall.

Transfer-of-Credit Policy
Credits Prior to Admission at Millersville
Students must request approval from their department and the dean of the College of Graduate Studies and Adult Learning for the transfer of graduate credit completed at a regionally accredited institution prior to admission to Millersville. Forms for the approval of transfer credits are available in the College of Graduate Studies and Adult Learning, Lyle Hall, or at www.millersville.edu/graduate/current-student-resources/forms-center.php. The student must arrange for this office to receive official transcripts directly from the institution at which the graduate work was taken. Transfer credit may amount to a maximum of nine credit hours from other accredited institutions, subject to completion of the residency requirement, and is subject to the time limit for the completion of all degree requirements. Except in the most extenuating circumstances, no transfer credit will be allowed for work completed more than five years prior to admission to Millersville University. All work recommended by the department for transfer credit must be taken in a regular program of studies offered by a four-year, regionally accredited institution on its main campus, at an established center or by the institution’s distance-education program. Grades of B- or higher (or documented equivalency) must be achieved in these courses. (Documented equivalency is confirmed with the originating institution by the graduate coordinator of the program of the degree-seeking graduate student.) Requested transfer course grades must come from an accredited graduate program, some of which only give grades of P/F; these exceptions to the transfer-of-credit policy can only be requested in writing by the graduate coordinator of the student’s program. Extension work and courses offered in a nonacademic institutional setting are not considered appropriate for transfer. Credits used for degree completion at another institution may not be transferred to a Millersville degree program. CLEP credits are not accepted for graduate programs and will not be listed on graduate transcripts. Some departments, however, request or allow CLEP credits for program competencies.

Permission to Complete Credits in Transfer Following Admission to a Degree Program
Following acceptance into a graduate degree program, students desiring to pursue graduate work at another institution for transfer purposes must receive the prior recommendation of their advisor and graduate coordinator, and the prior approval of the dean of the College of Graduate Studies and Adult Learning. Approval forms are available at www.millersville.edu/graduate/current-student-resources/forms-center.php or in the College of Graduate Studies and Adult Learning, Lyle Hall.

Degree Candidacy Review
Degree candidacy is a screening and advising process that is used by some graduate programs. If used in their academic program, students are expected to apply to their respective departments for admission to degree candidacy at the earliest possible time. It is the student’s responsibility to initiate the candidacy review process within the required
Tuition and Expenses
Tuition
Tuition charges are set in July by the Board of Governors of the State System of Higher Education. All rates are to be used as estimates.

Current information is available at www.millersville.edu/osa (https://www.millersville.edu/osa/).

2022-2023 Tuition: All students admitted as graduate students pay the per-credit graduate tuition rate for all courses. The tuition rate for 2022-2023 is $516 per credit for Pennsylvania residents and $774.00 for nonresidents. The 2022-2023 rate is subject to change.

General Fee
The general fee is a mandatory fee used to support a variety of ongoing student services and activities, such as student government, student organizations, health services and wellness programs, and Student Center debt service, expansion, capital replacement and maintenance.

This fee is charged to ALL students (undergraduate and graduate, full-time and part-time, residential and commuting/off-campus) during all University sessions (including winter session and summer sessions) and at all course locations.

The 2022-2023 fee is $119.25 per credit (12-credit maximum of $1431.00) for fall and spring semesters. During summer and winter sessions, the fee is $38.75 per credit for all students.

Refunds: A student who withdraws from the University is entitled to a prorated refund of the general fee in the same proportion as refunds of tuition.

Technology Fee
The technology fee is a mandatory fee collected to support instructional technology.

The 2023-2024 fee is $28 per credit for Pennsylvania residents, and $40 per credit for nonresidents.

Housing and Meal Plan Fees
The College of Graduate Studies and Adult Learning, in conjunction with the Department of Housing and Residential Programs, offers on-campus housing on a case-by-case basis. This is a great option for graduate students new to the area as it is an excellent way to learn the campus and to meet other Millersville students. Please note that requests to obtain housing on-campus will be considered on a first-come, first-serve basis as space permits. If you are interested in on-campus graduate student housing, please contact Housing at 717-871-4200.

Benefits of on-campus housing include:

- Clean and safe suite-style living
- Single and double bedroom configurations
- Private bathrooms
- Free cable TV and Internet access
- All utilities included
- Laundry room in each residence hall
- Recreation room and common areas
- Convenient access to classes and student amenities, such as the Fitness Center and Dining Facilities.
- Housing charges billed directly to the student’s university account

Please note that alcohol is not permitted in the on-campus suites due to undergraduate students also residing in the same building. Several establishments that serve food and adult beverages are available within walking distance.

The Graduate Course and Program Review Committee has adopted dissertation guidelines to aid in the preparation and completion of theses. A full copy of the Thesis and Dissertation Guidelines is available on the College of Graduate Studies and Adult Learning website.

Thesis and Dissertation
Thesis
A master’s thesis is an approved creative project or an interpretive, analytical work that offers evidence of an original point of view, supported by original research and the results of that research. In completing a thesis, the student demonstrates a capacity for independent research, an ability to organize and present empirical evidence logically, and proficiency in the use of scholarly language. The final written thesis demonstrates originality, critical and independent thinking, appropriate format, organization and thorough documentation. In certain circumstances, a thesis may be a literary review. A thesis will result in a publishable paper which is submitted to the MU Institutional Repository and the academic department.

If students are planning to pursue a doctoral program, they may want to strongly consider completing a thesis as part of their master’s degree requirements. Many doctoral programs look to this as a requirement for admission.


Dissertation
In order to achieve a doctorate degree, a doctoral student is required to complete the theory, research and presentation of a dissertation. Writing a dissertation requires an ability to do competent research, organize materials effectively, write clearly, and make sound interpretations and conclusions from facts presented. The essence of a dissertation is the demonstration of critical-thinking skills, not merely presenting experimental data. Dissertations are expected to make a new and creative contribution to a field of study. A dissertation will result in a publishable paper which is submitted to the MU Institutional Repository and the academic department.

The Graduate Course and Program Review Committee has adopted dissertation guidelines to aid in the preparation and completion of dissertations. A full copy of the Thesis and Dissertation Guidelines is available on the College of Graduate Studies and Adult Learning website.
More information on housing options and pricing can be found at [https://www.millersville.edu/housing/](https://www.millersville.edu/housing/)

Additionally, information on dining options and pricing can be found at [https://www.millersville.edu/dining/general-information/options.php](https://www.millersville.edu/dining/general-information/options.php)

**Other Fees**

**Application Fee.** Students applying for admission to Millersville University pay a $40 nonrefundable application fee when submitting their application.

**Late-Payment Fee.** Students who do not clear their bill or make full settlement of their account by the due date are charged $100.

**Late-Registration Fee.** Students who register after the start of the semester/session are charged $50, except when permission for late registration has been granted by the registrar.

**Special Handling Fee.** Anyone who gives the University a paper or e-check that is not honored by the bank on which it is drawn is charged $35.

**Replacement Fee.** The fee for replacement of a Millersville student identification card is $25.

**Damage Fee.** Students are responsible for damages, breakages, and loss or delayed return of University property.

**Degree Fee.** Each candidate for a degree must pay $30 to cover the cost of the diploma.

**Infirmary Supplies Fee.** The cost of supplies used to treat a patient at the infirmary may be charged to the patient.

**Library Fees.** Overdue fines and other charges may be assessed for library materials not returned on time. The overdue policy is available on the library website at [www.library.millersville.edu/policies/fines-and-replacements/](https://www.library.millersville.edu/policies/fines-and-replacements/).

**Payment of Tuition and Fees**

Students enrolling for classes during the early-registration period are not required to pay immediately. Notification of e-bill availability is sent to the students’ Millersville email four to six weeks before the beginning of each semester. Full payment is due approximately two to three weeks prior to the beginning of the semester. Billing and due dates for current and future semesters are available at [www.millersville.edu/osa/](https://www.millersville.edu/osa/) by scrolling to Important Dates.

Students enrolling after early registration may be required to make full payment at the time of registration.

Electronic check (no associated fee) and debit/credit card (processing fee applies) payment options are available via myville at [www.millersville.edu](http://www.millersville.edu).

Questions about fees and payments should be directed to the Office of Student Accounts, 2nd floor of Lyle Hall.

**Installment Payment Plan**

Millersville University offers an installment payment plan to help students meet educational costs during the fall and spring semesters. View information online at millersville.afford.com (http://m millersville.afford.com) or by calling 1-800-722-4867. The plan is only available in the fall and spring semesters.

**University Refund Policy**

A student who wishes to cancel registration and obtain a refund must complete the cancellation process and officially drop the course/courses with the registrar. The effective date for refunds is determined by the date the completed drop/add form is filed in the registrar’s office. Application and graduation fees are not refundable.

Students who register are responsible to drop any class they do not plan to attend. Failure to drop the class before the semester begins may result in charges and/or grades being posted to a student’s records. Do not rely on the “drop for nonpayment” policy to remove these classes.

Stopping payment on checks written to cover fees does not constitute withdrawal from the University, nor does it relieve the student from financial responsibility for fees owed. Students whose fees are to be paid by scholarship or other sources and who lose the financial assistance because of withdrawal, or for other reasons, will be held personally responsible for all charges.

Students who have made payment for a course are entitled to a full refund of University tuition and fees in the event the University cancels a course.

**Fall/Spring Refunds**

**Refund of Tuition**

The following timetable applies to refunds for tuition and the general fee:

1. Withdrawal through the drop period, first week of class: 100% refund.
2. Semester withdrawal during second week: 80% refund.$^1$
3. Semester withdrawal during third week: 60% refund.$^1$
4. Semester withdrawal during fourth week: 50% refund.$^1$
5. Semester withdrawal during fifth week: 40% refund.$^1$

$^1$ After the drop period, refunds shall be made only for full-semester withdrawal.

**Housing Fee**

A prorated refund on housing fees will be made only when a student withdraws from the University. For students who move out of housing but remain enrolled, there is no refund.

**Meal Plan**

All students who leave the University will be entitled to a prorated refund of meal plan fees.

**Summer/Winter Session Refunds**

Winter session, first summer session, second summer session and third summer session are each considered to be separate entities and are treated as such for refund purposes.

See the appropriate session course listing for the applicable refund schedule on the Millersville website, [www.millersville.edu/osa/](https://www.millersville.edu/osa/). Rates and refund amounts are subject to change.

**Financial Assistance**

Financial assistance is available to graduate students via graduate assistantships, student loans and campus employment.
To be eligible for federal and state aid, students must be enrolled in credits counting towards their Course Program of Study (CPOS). More information regarding CPOS can be found on the Financial Aid section of Millersville’s website: https://www.millersville.edu/financialaid/course-program-of-study-cpos.php

Assistantships
Graduate assistantships are awarded on a competitive basis for a nine-month period to students admitted into a master’s degree program and are renewable for one year. Remuneration for graduate assistants includes a stipend and waiver of tuition only, up to a maximum of 24 graduate credits per calendar year. First-year, full-time graduate assistants receive $5,000/year ($2,500/semester), and second-year, full-time graduate assistants receive $5,400/year ($2,700/semester). Full-time graduate assistants work 300 hours per semester in their assignment. Current assistantship assignments include most of the departments offering graduate degree programs. Other academic and administrative support assignments are available. Graduate assistantship assignments, which are awarded for fall and spring semesters only, vary but may include research, counseling and administrative responsibilities. Interested students should visit the College of Graduate Studies and Adult Learning website at www.millersville.edu/graduate for information and access to the application. In order to receive full consideration, applications should be received no later than February 1 for the following fall semester.

Loans
Federal Direct Loans
A graduate student may borrow up to $20,500 per academic year via the Federal Direct Unsubsidized Loan Program. Certification students may borrow up to $12,500 per academic year via the Federal Direct Loan Program. Loans may not exceed educational costs or the maximum loan limits, whichever is less. Effective with the 2023-2024 academic year, degree-seeking graduate students must be enrolled at least half-time (3 Credits) to be eligible for Federal Direct Loans. The applicant is required to complete the Free Application for Federal Student Aid (FAFSA) in order to apply for the loan. This form is available online at studentaid.gov. Please note: If you are receiving a graduate assistantship, the amount of the tuition waiver is included in calculating Federal Direct Loan eligibility. As a result, your loan may be adjusted.

Campus Employment
Campus jobs other than graduate assistantships are available. Information regarding job opportunities can be obtained from the Office of Career Services and Office of Student Payroll.

Scholarships
A scholarship is a financial grant for a student’s tuition. There are many scholarships available at Millersville University, including both annual scholarships and permanent scholarship endowments offered through the Millersville University Foundation. Scholarship eligibility varies, but can be based on financial need, academic merit, athletic excellence, and more. Scholarship searches are can be found, along with a complete listing of scholarships, including application criteria and deadlines to apply, please visit https://millersville.scholarshipuniverse.com/

ACADEMIC PROGRESS POLICY
This policy became effective with the 2016-2017 academic year. The policy is cumulative and includes all students and all periods of enrollment, whether or not aid was received for that period. This policy refers only to Federal financial aid. For additional information, please visit: https://www.millersville.edu/financialaid/course-program-of-study-cpos.php

Satisfactory Academic Progress (SAP) is defined as earning at least 67 percent of all attempted credits. Graduate students must also maintain a minimum, cumulative GPA of 3.0. The progress percentage is determined by dividing the total credits earned by the total number of credits attempted. Since the total attempted credits include withdrawals and “F” grades, future aid may be affected. Only credits earned from a course in which the student was actually enrolled are counted in calculation of SAP. Advanced Placement credits, CLEP credits and credits earned from challenge exams, proficiency exams or life experience are not used in calculating SAP.

Students who are ineligible to receive aid due to academic progress will receive a notification to their Millersville University email at the conclusion of the spring semester, after grades have been posted. Students will have the opportunity to appeal the decision based on extraordinary circumstances, or he/she may make up credits without financial aid until the percentage is met.